



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [OLD NATIONAL BANCORP](#)

City/State [EVANSVILLE, IN](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [45,750,538](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OLD NATIONAL BANCORP](#)
[ONE MAIN STREET](#)
[EVANSVILLE, IN 47708](#)

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	40,659,083	23,600,951	23,861,742	21,944,322	20,068,205
Net income (\$000)	87,399	149,604	277,538	226,409	238,206
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.80	2.67	57	2.58	2.65	41	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47
+ Non-interest income	0.76	0.96	47	0.88	1.11	47	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42
- Overhead expense	2.48	2.17	78	2.09	2.24	44	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46
- Provision for credit losses	0.53	0.09	93	-0.19	-0.15	39	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16
+ Securities gains (losses)	0	0	78	0.02	0.01	84	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69
+ Other tax equivalent adjustments	0.01	0	90	0	0	48	0	0	16	0	0	13	0	0	42
= Pretax net operating income (tax equivalent)	0.56	1.40	3	1.59	1.79	39	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44
Net operating income	0.43	1.06	3	1.27	1.36	46	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45
Net income	0.43	1.06	3	1.27	1.35	47	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.27	3.12	60	3.14	3.14	48	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40
Interest expense	0.16	0.24	35	0.21	0.27	40	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24
Net interest income (tax equivalent)	3.10	2.88	62	2.93	2.85	52	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.08	50	0	0.13	11	-0.03	0.11	3	0.02	0.27	9	0.05	0.21	22
Earnings coverage of net loan and lease losses (X)	46.44	-9.51	68	-466.01	4.52	6	-65.07	39.72	6	98.87	22.91	90	52.80	24.40	84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	1.17	30	0.79	1.39	15	0.79	1.23	16	0.95	1.58	13	0.45	0.83	17
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	33	0.79	1.37	15	0.79	1.20	19	0.95	1.55	13	0.45	0.81	17
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.74	0.41	87	0.96	0.63	83	0.82	0.49	85	1.11	0.71	85	1	0.57	88
30–89 days past due loans and leases / Total loans and leases	0.17	0.32	36	0.08	0.27	18	0.12	0.32	24	0.15	0.39	18	0.25	0.43	33
Liquidity and Funding															
Net noncore funding dependence	9.71	3.09	75	11.50	-1.82	85	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65
Net short-term noncore funding dependence	6.96	-1.79	85	1	-8.21	78	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55
Net loans and leases / Total assets	64.03	61.60	52	57.97	59.81	40	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Capitalization															
Tier 1 leverage ratio	8.19	9.08	24	8.38	9.11	27	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28
Holding company equity capital / Total assets	11.10	10.04	69	12.63	10.88	77	12.32	10.71	74	12.95	11.16	75	13.97	12.43	69
Total equity capital (including minority interest) / Total assets	11.10	10.14	68	12.63	11.01	75	12.32	10.82	74	12.95	11.29	75	13.97	12.57	68
Common equity tier 1 capital / Total risk-weighted assets	9.90	11.90	22	11.95	12.69	45	12.04	12.42	45	11.75	12.38	41	12.13	12.17	53
Net loans and leases / Equity capital (X)	5.77	6.22	42	4.59	5.51	30	4.49	5.53	30	4.61	5.58	28	4.25	5.21	26
Cash dividends / Net income	100.38	34	97	31.01	25.30	63	33.45	28.27	61	41.05	42.30	50	37.56	33.12	56
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	93.24	7.91	97	7.12	9.29	49	6.50	10.50	38	12.49	16.68	41	3.46	9.26	32
Equity capital	69.80	-0.29	96	4.43	9.31	32	1.32	7.46	21	4.21	6.99	38	6.06	10.49	37
Net loans and leases	113.41	11.87	99	0.85	0.79	64	-1.37	3.36	33	13.28	9.07	73	-0.77	9.10	11
Noncore funding	68.72	10.50	90	-11.57	-23.76	68	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.39	11.61	45	5.83	11.05	41	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48
Equity investment in subsidiaries / Equity capital	96.60	103.92	15	101.68	103.07	46	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58
Cash from ops + noncash items + op expense / Op expense + dividends	456.10	116.54	95	129.21	130.64	54	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	477,035	252,187	501,616	528,518	583,783	89.16	150.25
Income from lease financing receivables.....	538	446	821	1,370	1,865	20.63	193.99
Fully taxable income on loans and leases.....	469,008	245,996	489,862	515,529	569,654	90.66	154.36
Tax-exempt income on loans and leases.....	8,565	6,637	12,575	14,359	15,994	29.05	33.49
Estimated tax benefit on income on loans and leases.....	2,320	1,848	3,488	4,043	4,575	25.54	-32.93
Income on loans and leases (tax equivalent).....	479,893	254,481	505,925	533,931	590,223	88.58	147.03
Investment interest income (tax equivalent).....	110,703	69,964	141,849	137,867	144,358	58.23	114.85
Interest on balances due from depository institutions.....	2,135	136	587	568	1,659	1469.85	2147.37
Interest income on other earning assets.....	5,218	2,083	4,202	4,529	7,087	150.50	146.13
Total interest income (tax equivalent).....	597,949	326,664	652,563	676,895	743,327	83.05	141.10
Interest on time deposits of \$250K or more	694	727	1,356	3,894	10,393	-4.54	-42.41
Interest on time deposits < \$250K.....	2,325	2,184	3,759	11,084	21,100	6.46	-45.60
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,362	2,980	5,839	13,191	37,871	79.93	47.79
Interest on other borrowings and trading liabilities.....	17,163	15,159	30,100	38,364	56,060	13.22	-1.57
Interest on subordinated debt and mandatory convertible securities	4,062	597	1,196	681	690	580.40	
Total interest expense.....	29,606	21,647	42,250	67,214	126,114	36.77	11.54
Net interest income (tax equivalent).....	568,343	305,017	610,313	609,681	617,213	86.33	156.63
Non-interest income.....	155,236	104,002	208,338	228,516	197,409	49.26	76.47
Adjusted operating income (tax equivalent)	723,579	409,019	818,651	838,197	814,622	76.91	133.84
Overhead expense.....	504,106	246,056	499,208	542,793	509,232	104.87	146.25
Provision for credit losses.....	106,814	-22,285	-28,812	38,395	4,747		6175.79
Securities gains (losses)	257	2,685	4,328	10,768	1,923	-90.43	-93.93
Other tax equivalent adjustments	1,181	0	-1	-1	0		
Pretax net operating income (tax equivalent).....	112,916	188,165	352,775	269,142	303,296	-39.99	5.28
Applicable income taxes	16,250	31,591	61,324	29,147	52,150	-48.56	-22.89
Tax equivalent adjustments	9,267	6,970	13,913	13,586	12,940	32.96	-18.22
Applicable income taxes (tax equivalent).....	25,517	38,561	75,237	42,733	65,090	-33.83	-21.26
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	87,399	149,604	277,538	226,409	238,206	-41.58	16.77
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	87,399	149,604	277,538	226,409	238,206	-41.58	16.77
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	87,399	149,604	277,538	226,409	238,206	-41.58	16.77
Investment securities income (tax equivalent).....	110,703	69,964	141,849	137,867	144,358	58.23	114.85
US Treasury and agency securities (excluding mortgage-backed securities)	20,038	10,852	24,210	12,124	16,091	84.65	259.23
Mortgage-backed securities	57,910	30,900	60,479	70,611	73,835	87.41	275.84
All other securities	32,755	28,212	57,160	55,132	54,432	16.10	7.25
Cash dividends declared.....	87,733	46,397	92,829	92,946	89,474	89.09	149.11
Common	81,683	46,397	92,829	92,946	89,474	76.05	131.93
Preferred.....	6,050	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.94	2.90	54	2.77	2.92	40	2.73	2.85	39	3.08	3.27	31	3.70	4	27
Less: Interest expense	0.15	0.22	35	0.18	0.25	39	0.18	0.23	45	0.31	0.48	26	0.63	0.98	23
Equals: Net interest income (tax equivalent)	2.80	2.67	57	2.58	2.65	41	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47
Plus: Non-interest income	0.76	0.96	47	0.88	1.11	47	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42
Equals: adjusted operating income (tax equivalent)	3.56	3.67	50	3.47	3.82	34	3.43	3.70	33	3.82	4.04	43	4.06	4.41	34
Less: Overhead expense	2.48	2.17	78	2.09	2.24	44	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46
Less: Provision for credit losses	0.53	0.09	93	-0.19	-0.15	39	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	78	0.02	0.01	84	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69
Plus: other tax equivalent adjustments	0.01	0	90	0	0	48	0	0	16	0	0	13	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.56	1.40	3	1.59	1.79	39	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44
Less: Applicable income taxes (tax equivalent)	0.13	0.33	6	0.33	0.41	25	0.32	0.38	31	0.19	0.23	39	0.32	0.36	37
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.43	1.06	3	1.27	1.36	46	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.43	1.06	3	1.27	1.35	47	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Memo: Net income (last four quarters)	0.66	1.12	9	1.30	1.25	60	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Net income-BHC and noncontrolling (minority) interest	0.43	1.07	3	1.27	1.37	47	1.16	1.27	41	1.03	0.83	70	1.19	1.20	44
Margin Analysis															
Average earning assets / Average assets	90.05	92.97	18	88.20	93.15	5	88.53	93.08	6	86.98	92.32	4	86.62	91.05	9
Average interest-bearing funds / Average assets	57.22	60.12	45	66.62	62.32	69	63.94	61.99	65	79.97	64.06	91	80.87	65.57	92
Interest income (tax equivalent) / Average earning assets	3.27	3.12	60	3.14	3.14	48	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40
Interest expense / Average earning assets	0.16	0.24	35	0.21	0.27	40	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24
Net interest income (tax equivalent) / Average earning assets	3.10	2.88	62	2.93	2.85	52	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57
Yield or Cost															
Total loans and leases (tax equivalent)	3.87	4.01	43	3.66	4.05	29	3.67	4.01	32	4	4.27	35	4.88	5.09	42
Interest-bearing bank balances	0.50	0.42	81	0.09	0.11	21	0.13	0.14	41	0.42	0.27	86	2.39	2.04	72
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets	0.16	0.52	62	0.02	0.42	59	0.02	0.45	58	0.07	0.60	56	0.21	0.99	52
Total earning assets	3.22	3.09	60	3.07	3.11	45	3.02	3.04	46	3.48	3.51	44	4.20	4.36	38
Investment securities (tax equivalent)	2.15	1.85	78	2.20	1.80	80	2.13	1.77	77	2.61	2.25	78	2.88	2.76	63
US Treasury and agency securities (excluding mortgage-backed securities)	1.46	1.22	72	1.26	1.28	48	1.35	1.14	66	1.85	1.75	57	2.24	2.32	50
Mortgage-backed securities	1.82	1.78	57	1.87	1.56	77	1.76	1.57	71	2.20	2.05	60	2.47	2.61	29
All other securities	2.97	2.82	63	3.46	2.91	73	3.39	2.81	71	3.63	3.24	69	3.82	4.06	54
Interest-bearing deposits	0.08	0.20	18	0.10	0.24	19	0.09	0.21	22	0.19	0.53	10	0.51	1.10	11
Time deposits of \$250K or more	0.39	0.50	31	0.55	0.76	30	0.52	0.66	35	0.94	1.42	14	1.73	1.96	29
Time deposits < \$250K	0.28	0.44	25	0.56	0.72	36	0.50	0.62	39	1.11	1.36	25	1.62	1.82	35
Other domestic deposits	0.06	0.17	12	0.05	0.17	14	0.05	0.15	16	0.10	0.36	4	0.33	0.93	5
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.08	0.36	16	0.11	0.19	50	0.10	0.17	47	0.42	0.62	42	1.40	1.86	36
Other borrowed funds and trading liabilities	0.98	1.24	36	1.35	1.31	52	1.35	1.27	53	1.56	1.50	52	2.20	2.38	39
All interest-bearing funds	0.25	0.36	33	0.28	0.40	31	0.28	0.37	37	0.38	0.74	11	0.78	1.49	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	155,236	104,002	208,338	228,516	197,409
Fiduciary activities income	33,934	20,442	40,409	36,806	37,072
Service charges on deposit accounts - domestic	35,870	16,638	34,685	35,081	44,915
Trading revenue.....	-2,273	219	334	574	631
Investment banking fees and commissions.....	15,890	11,907	24,639	21,614	21,785
Insurance activities revenue.....	83	38	114	407	814
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	5,920	5,264	10,983	11,809	9,238
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	7,646	15,299	26,144	45,366	11,909
Other non-interest income.....	58,166	34,195	71,030	76,859	71,045
Total overhead expenses	504,106	246,056	499,208	542,793	509,232
Personnel expense.....	285,964	140,757	284,098	293,590	289,452
Net occupancy expense.....	60,233	37,400	71,539	72,006	72,158
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	11,981	4,683	9,975	15,467	16,927
Other operating expenses.....	145,928	63,216	133,596	161,730	130,695
Fee income on mutual funds and annuities.....	15,932	11,104	22,981	19,915	19,888
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,196	2,465	2,374	2,445	2,709
Average personnel expense per employee.....	68.15	57.10	119.67	120.08	106.85
Average assets per employee.....	9,689.96	9,574.42	10,051.28	8,975.18	7,407.98

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	10.26	2.35	94	10.68	2.15	96	11.03	2.17	96	8.71	2.02	94	10.07	2.72
Overhead expenses / Net Interest Income + non-interest income	70.46	59.40	86	61.20	59.03	55	62.03	59.28	57	65.82	62.28	65	63.52	61.29
Percent of Average Assets														
Total overhead expense	2.48	2.17	78	2.09	2.24	44	2.09	2.17	49	2.47	2.57	55	2.54	2.69
Personnel expense.....	1.41	1.20	75	1.19	1.25	44	1.19	1.21	49	1.34	1.30	55	1.44	1.41
Net occupancy expense.....	0.30	0.22	78	0.32	0.24	81	0.30	0.23	77	0.33	0.26	78	0.36	0.28
Other operating expenses.....	0.78	0.72	73	0.58	0.73	34	0.60	0.72	39	0.81	0.94	55	0.74	0.97
Overhead less non-interest income	1.72	1.19	88	1.20	1.10	53	1.22	1.10	54	1.43	1.25	68	1.55	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	69.67	58.92	84	60.16	58.45	54	60.98	58.83	53	64.76	61.82	65	62.51	60.64
Personnel expense.....	39.52	32.65	85	34.41	33.10	56	34.70	32.93	58	35.03	32.36	66	35.53	32.39
Net occupancy expense.....	8.32	6.14	87	9.14	6.33	83	8.74	6.23	82	8.59	6.58	80	8.86	6.52
Other operating expenses.....	21.82	19.36	73	16.60	18.60	39	17.54	19.18	43	21.14	22.28	60	18.12	21.20
Total non-interest income	21.45	25.40	45	25.43	28.18	48	25.45	27.67	47	27.26	28.83	52	24.23	29.23
Fiduciary activities income	4.69	2.23	80	5	2.24	83	4.94	2.20	82	4.39	2.09	80	4.55	1.97
Service charges on domestic deposit accounts	4.96	3.45	74	4.07	3.19	67	4.24	3.27	65	4.19	3.27	67	5.51	3.88
Trading revenue.....	-0.31	0.45	10	0.05	0.72	48	0.04	0.62	53	0.07	1.28	48	0.08	1.18
Investment banking fees and commissions.....	2.20	2.25	63	2.91	2.52	70	3.01	2.58	71	2.58	2.46	68	2.67	3.54
Insurance activities revenue.....	0.01	0.36	38	0.01	0.37	32	0.01	0.36	38	0.05	0.41	46	0.10	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0.82	1.38	68	1.29	0.55	83	1.34	0.60	82	1.41	0.01	89	1.13	0.28
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.06	1.51	52	3.74	3.83	58	3.19	3.30	55	5.41	3.92	70	1.46	1.86
Other non-interest income.....	8.04	9.09	51	8.36	9.26	58	8.68	9.27	58	9.17	9.65	57	8.72	10.04
Overhead less non-interest income	48.21	32.73	93	34.73	29.94	60	35.53	30.52	62	37.49	31.93	63	38.28	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.39	21.22	7	16.79	21.54	9	17.38	21.18	13	10.83	18.63	11	17.19	20.56
Applicable income tax + TE / Pretax net operating income + TE	22.60	23.38	45	20.49	23.10	13	21.33	22.67	27	15.88	21.18	13	21.46	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	19,773,922	9,225,297	9,481,058	9,004,461	8,273,372	114.34	226.61	
Commercial and industrial loans	7,261,113	3,001,601	2,649,607	3,169,464	2,228,783	141.91	408.47	
Loans to individuals	1,604,012	985,279	980,221	1,022,166	1,074,079	62.80	22.72	
Loans to depository institutions and acceptances of other banks	0	829	0	861	881	-100.00	-100.00	
Agricultural loans	193,577	69,247	85,983	98,277	113,599	179.55	153.77	
Other loans and leases	747,241	552,569	440,435	554,526	473,739	35.23	89.77	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	29,579,865	13,834,822	13,637,304	13,849,755	12,164,453	113.81	219.42	
Less: Allowance for loan and lease losses	288,003	109,444	107,341	131,388	54,619	163.15	464.87	
Net loans and leases	29,291,862	13,725,378	13,529,963	13,718,367	12,109,834	113.41	218.06	
Debt securities that reprice or mature in over 1 year	10,189,755	6,659,984	7,260,477	5,858,099	5,192,337	53.00	214.36	
Mutual funds and equity securities	33,537	14,037	24,906	14,361	37,890	138.92	-3.91	
Subtotal	39,515,154	20,399,399	20,815,346	19,590,827	17,340,061	93.71	216.48	
Interest-bearing bank balances	342,344	302,740	649,356	321,504	41,571	13.08	1006.76	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	462,122	101,326	107,701	97,818	155,538	356.07	98.23	
Trading assets	22,342	76,178	55,614	116,008	48,601	-70.67	35.69	
Total earning assets	40,341,962	20,879,643	21,628,017	20,126,157	17,585,771	93.21	216.00	
Non-interest-bearing cash and due from depository institutions	455,620	188,391	172,663	268,208	234,766	141.85	97.40	
Premises, fixed assets, and leases	778,227	557,086	545,746	540,605	586,402	39.70	88.01	
Other real estate owned	5,224	288	1,917	1,140	1,756	1713.89	-52.14	
Investment in unconsolidated subsidiaries	4,102	1,296	1,296	1,296	1,606	216.51	194.26	
Intangible and other assets	4,165,554	2,048,986	2,103,925	2,023,241	2,001,397	103.30	171.57	
Total assets	45,750,538	23,675,690	24,453,564	22,960,647	20,411,698	93.24	205.87	
Quarterly average assets	46,361,726	23,799,586	24,274,316	23,041,394	20,302,786	94.80	212.10	
Average loans and leases (YTD)	24,800,275	13,913,795	13,779,764	13,354,863	12,097,252	78.24	171.46	
Memoranda								
Loans held-for-sale	26,217	50,121	35,458	63,250	46,898	-47.69	-4.40	
Loans not held-for-sale	29,553,648	13,784,701	13,601,846	13,786,505	12,117,555	114.39	220.08	
Real estate loans secured by 1–4 family	7,412,102	2,982,118	3,007,061	3,050,087	3,247,739	148.55	154.06	
Commercial real estate loans	12,061,508	6,106,222	6,342,044	5,796,982	4,859,210	97.53	303.20	
Construction and land development	1,814,615	849,402	1,062,810	941,343	1,029,347	113.63	285.27	
Multifamily	2,899,853	1,391,258	1,334,348	1,157,328	793,620	108.43	297.96	
Nonfarm nonresidential	7,347,040	3,865,562	3,944,886	3,698,311	3,036,243	90.06	310.05	
Real estate loans secured by farmland	300,312	136,957	131,953	157,392	166,423	119.27	106.58	
Total investment securities	10,685,414	6,775,347	7,393,084	5,970,278	5,385,765	57.71	204.47	
U.S. Treasury securities	402,783	234,792	235,584	10,208	17,682	71.55	7049.15	
US agency securities (excluding mortgage-backed securities)	2,110,176	1,483,651	1,595,952	909,545	650,592	42.23	248.38	
Municipal securities	1,839,233	1,567,931	1,654,986	1,492,162	1,275,643	17.30	64.45	
Mortgage-backed securities	5,964,444	3,290,590	3,706,663	3,350,117	3,196,607	81.26	305.55	
Asset-backed securities	21,884	34,371	26,647	41,655	66,812	-36.33	-84.50	
Other debt securities	313,357	149,975	148,346	152,230	140,539	108.94	135.80	
Mutual funds and equity securities	33,537	14,037	24,906	14,361	37,890	138.92	-3.91	
Available-for-sale securities	7,567,540	6,761,310	7,368,178	5,955,917	5,347,875	11.92	168.89	
U.S. Treasury securities	402,783	234,792	235,584	10,208	17,682	71.55	7049.15	
US agency securities (excluding mortgage-backed securities)	1,294,343	1,483,651	1,595,952	909,545	650,592	-12.76	113.69	
Municipal securities	720,041	1,567,931	1,654,986	1,492,162	1,275,643	-54.08	66.72	
Mortgage-backed securities	4,815,232	3,290,590	3,706,663	3,350,117	3,196,607	46.33	229.33	
Asset-backed securities	21,884	34,371	26,647	41,655	66,812	-36.33	-84.50	
Other debt securities	313,257	149,975	148,346	152,230	140,539	108.87	135.72	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-304,896							
Available-for-sale securities appreciation (depreciation)	-682,526	72,419	-2,855	185,163	72,228			
Structured notes, fair value	217,185	233,490	234,235	48,183	157,240	-6.98	-35.54	
Pledged securities	5,310,348	2,507,539	2,700,877	2,427,365	2,104,494	111.78	257.15	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	12,396,763	6,151,306	6,309,972	1,151,392	847,017	101.53	1803.74
NOW, ATS and transaction accounts	8,222,138	176,889	196,169	284,386	342,715	4548.19	4096.47
Time deposits less brokered deposits < \$250K	1,915,575	747,994	700,797	730,352	1,037,161	156.09	93.23
MMDA and other savings accounts	12,428,079	10,546,780	11,109,505	14,486,196	11,687,961	17.84	47.90
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	34,962,555	17,622,969	18,316,443	16,652,326	13,914,854	98.39	241.37
Time deposits of \$250K or more	578,603	245,966	252,751	285,149	546,038	135.24	81.17
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	477,734	397,652	392,551	432,332	678,196	20.14	-6.35
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,580,441	0	27,500	95,000	90,728		189.24
Other borrowings w/remaining maturity over 1 year	1,004,660	2,107,396	2,103,296	2,093,901	1,991,128	-52.33	23.02
Brokered deposits < \$250K	0	0	0	100,003	92,536		-100.00
Noncore funding	4,641,438	2,751,014	2,776,098	3,006,385	3,398,626	68.72	74.43
Trading liabilities	0	14,665	24,960	13,864	842	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities	298,643	54,000	54,000	54,000	64,310	453.04	563.65
Other liabilities	769,119	241,924	270,045	261,416	180,613	217.92	543.45
Total liabilities	40,671,755	20,684,572	21,441,546	19,987,991	17,559,245	96.63	211.17
Equity Capital							
Perpetual preferred stock (including surplus)	243,719	0	0	0	0		
Common stock	292,893	165,732	165,838	165,367	169,616	76.73	116.13
Common surplus	4,167,921	1,882,856	1,886,524	1,881,374	1,948,647	121.36	207.01
Retained earnings	966,980	886,752	968,010	783,892	682,185	9.05	124.99
Accumulated other comprehensive income	-569,133	62,262	-2,375	147,771	56,207		
Other equity capital components	-23,597	-6,484	-5,979	-5,748	-4,202		
Total holding company equity capital	5,078,783	2,991,118	3,012,018	2,972,656	2,852,453	69.80	169.20
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,078,783	2,991,118	3,012,018	2,972,656	2,852,453	69.80	169.20
Total liabilities and capital	45,750,538	23,675,690	24,453,564	22,960,647	20,411,698	93.24	205.87
Memoranda							
Non-interest-bearing deposits	12,396,765	6,151,306	6,309,972	1,151,392	847,017	101.53	1803.74
Interest-bearing deposits	23,144,393	11,717,629	12,259,222	15,886,086	13,706,411	97.52	130.69
Total deposits	35,541,158	17,868,935	18,569,194	17,037,478	14,553,428	98.90	232.67
Long-term debt that reprices within 1 year	612,000	612,000	612,000	562,000	150,000	0.00	14.07
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,012,018	2,972,656	2,972,656	2,852,453	2,689,570		
Accounting restatements	0	0	0	-31,150	6,322		
Net income	87,399	149,604	277,538	226,409	238,206		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	327	282	583	577	567		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	70,400	3,305	3,731	82,358	102,413		
Changes incident to business combinations	2,690,031	0	0	0	0		
Less: Dividends declared	87,733	46,397	92,829	92,946	89,474		
Change in other comprehensive income	-566,758	-85,509	-150,146	91,564	101,157		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	13,899	3,787	7,947	8,107	8,518		
Holding company equity capital, ending balance	5,078,783	2,991,118	3,012,018	2,972,656	2,852,453		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	43.22	38.78	56	38.97	36.32	51	38.77	36.25	52	39.22	36.22	49	40.53	37.78	44
Percent of Total Assets															
Real estate loans	15.87	11.05	75	12.68	12.25	58	10.84	10.76	60	13.80	13.52	51	10.92	12.02	47
Commercial and industrial loans	3.51	3.52	64	4.16	3.48	67	4.01	3.36	67	4.45	3.40	67	5.26	4.20	64
Loans to individuals	0	0.02	33	0	0.01	77	0	0.02	34	0	0.03	74	0	0.04	66
Loans to depository institutions and acceptances of other banks	0.42	0.19	81	0.29	0.21	74	0.35	0.18	77	0.43	0.19	79	0.56	0.24	81
Agricultural loans.....	1.63	4.45	27	2.33	4.22	37	1.80	4.47	29	2.42	4.63	34	2.32	5.01	32
Other loans and leases.....	64.03	61.60	52	57.97	59.81	40	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Net loans and leases.....	22.27	19.46	62	28.13	17.61	85	29.69	19.46	81	25.51	15.55	88	25.44	14.60	88
Debt securities over 1 year.....	0.07	0.05	66	0.06	0.06	66	0.10	0.06	70	0.06	0.05	68	0.19	0.06	86
Mutual funds and equity securities	86.37	82.34	61	86.16	78.32	84	85.12	79.22	69	85.32	78.16	77	84.95	79.65	61
Interest-bearing bank balances	0.75	4.59	7	1.28	9.11	4	2.66	8.50	15	1.40	7.51	9	0.20	3.06	3
Federal funds sold and reverse repos.....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.01	1.68	45	0.43	1.53	26	0.44	1.56	29	0.43	1.68	21	0.76	1.91	37
Trading assets	0.05	0.55	54	0.32	0.60	60	0.23	0.49	61	0.51	1.01	58	0.24	1.19	51
Total earning assets.....	88.18	90.95	16	88.19	91.43	11	88.45	91.77	12	87.66	91.05	12	86.16	89.53	13
Non-interest cash and due from depository institutions.....	1	1.01	45	0.80	1.01	33	0.71	0.82	38	1.17	1.07	54	1.15	1.14	48
Other real estate owned.....	0.01	0.01	68	0	0.02	25	0.01	0.01	57	0	0.02	31	0.01	0.03	30
All other assets.....	10.83	7.97	85	11.01	7.50	88	10.85	7.35	89	11.18	7.82	87	12.69	9.27	84
Memoranda															
Short-term investments	1.76	7.68	10	1.71	12.01	3	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7
U.S. Treasury securities.....	0.88	1.96	48	0.99	1.08	69	0.96	1.47	61	0.04	0.84	45	0.09	1.03	44
US agency securities (excluding mortgage-backed securities)	4.61	0.84	93	6.27	0.77	96	6.53	0.82	96	3.96	0.63	93	3.19	0.54	94
Municipal securities	4.02	1.75	81	6.62	1.72	90	6.77	1.73	92	6.50	1.69	90	6.25	1.34	94
Mortgage-backed securities	13.04	13.68	48	13.90	12.97	56	15.16	14.14	58	14.59	11.75	66	15.66	11.44	76
Asset-backed securities	0.05	0.68	51	0.15	0.38	64	0.11	0.50	58	0.18	0.32	67	0.33	0.28	73
Other debt securities	0.68	0.52	65	0.63	0.52	68	0.61	0.53	65	0.66	0.42	74	0.69	0.39	75
Loans held-for-sale.....	0.06	0.35	42	0.21	0.42	52	0.15	0.55	43	0.28	0.52	44	0.23	0.39	50
Loans held for investment	64.60	61.41	54	58.22	59.85	39	55.62	58.06	40	60.04	61.72	37	59.37	63.50	29
Real estate loans secured by 1–4 family	16.20	12.26	72	12.60	11.69	56	12.30	11.46	58	13.28	11.91	57	15.91	13.29	61
Revolving	2.33	1.49	72	2.37	1.45	69	2.33	1.42	73	2.48	1.66	65	2.87	2.07	65
Closed-end, secured by first liens	13.70	10.40	72	9.99	9.84	56	9.76	9.67	56	10.56	9.81	55	12.71	10.69	65
Closed-end, secured by junior liens	0.17	0.18	67	0.23	0.20	75	0.21	0.17	74	0.24	0.22	68	0.33	0.28	66
Commercial real estate loans	26.36	24.34	54	25.79	22.48	59	25.94	22.69	57	25.25	22.22	54	23.81	22.23	50
Construction and land development	3.97	3.75	56	3.59	3.35	56	4.35	3.34	64	4.10	3.40	62	5.04	3.44	72
Multifamily.....	6.34	3.69	79	5.88	3.31	82	5.46	3.57	80	5.04	3.12	76	3.89	3.01	73
Nonfarm nonresidential	16.06	15.50	54	16.33	14.81	56	16.13	14.57	57	16.11	14.72	52	14.88	14.69	50
Real estate loans secured by farmland.....	0.66	0.35	77	0.58	0.34	75	0.54	0.30	76	0.69	0.33	77	0.82	0.36	79

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	66.85	62.08	50	66.68	59.66	56	69.52	61.05	58	65.02	57.15	59	68.01	57.46	61
Real estate loans secured by 1–4 family.....	25.06	20.31	67	21.56	19.82	57	22.05	19.86	55	22.02	19.43	58	26.70	20.75	68
Revolving	3.60	2.40	71	4.05	2.42	75	4.17	2.43	76	4.11	2.64	69	4.82	3.15	71
Closed-end.....	21.46	17.67	70	17.50	17.22	55	17.88	17.24	55	17.91	16.59	58	21.88	17.39	69
Commercial real estate loans	40.78	38.23	49	44.14	36.54	58	46.51	37.86	58	41.86	34.63	59	39.95	33.52	57
Construction and land development.....	6.13	5.97	54	6.14	5.50	59	7.79	5.65	68	6.80	5.26	67	8.46	5.09	76
1–4 family.....	1.63	1.34	66	1.36	1.11	65	1.46	1.18	64	1.32	0.93	68	0.99	0.94	61
Other.....	4.51	4.56	51	4.78	4.33	57	6.33	4.40	68	5.47	4.19	66	7.47	4.02	81
Multifamily.....	9.80	5.72	81	10.06	5.34	86	9.78	5.78	83	8.36	4.96	79	6.52	4.69	73
Nonfarm nonresidential	24.84	24.64	48	27.94	24.14	60	28.93	24.56	60	26.70	22.93	55	24.96	22.15	53
Owner-occupied.....	10.94	8.28	64	11.55	8.14	71	12.21	8.29	73	11.49	7.68	73	11.45	7.72	76
Other.....	13.89	16.13	39	16.39	15.71	54	16.72	15.94	53	15.21	14.95	49	13.51	14.34	46
Real estate loans secured by farmland.....	1.02	0.59	75	0.99	0.59	74	0.97	0.54	75	1.14	0.54	79	1.37	0.55	80
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0.01	0.03	76	0	0.04	34	0.01	0.06	73	0.01	0.11	65
Commercial and industrial loans	24.55	18.46	73	21.70	20.98	56	19.43	18.86	59	22.88	22.17	57	18.32	19.53	50
Loans to individuals	5.42	6.27	62	7.12	6.28	67	7.19	6.24	67	7.38	6.13	66	8.83	7.13	66
Credit card loans	0	0.53	44	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.65	0.32	81	0.50	0.37	75	0.63	0.34	77	0.71	0.32	79	0.93	0.37	81
Other loans and leases.....	2.53	8.30	24	3.99	8.03	42	3.23	8.75	30	4	9.09	38	3.89	9.85	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	515.20	407.54	71	465.68	383.17	67	458.16	391.81	61	475.34	381.27	70	469.72	391.26	58
Real estate loans secured by 1–4 family.....	193.12	130.40	79	150.53	124.52	63	145.31	126.06	65	161.01	125.03	66	184.39	138.18	69
Revolving	27.73	15.55	76	28.32	15.53	75	27.50	15.44	76	30.07	17.42	73	33.26	21.26	70
Closed-end.....	165.39	113.22	79	122.21	107.53	61	117.82	108.85	57	130.94	106.14	63	151.13	115.20	70
Commercial real estate loans	314.26	254.23	63	308.23	238.21	68	306.47	245.88	63	306.02	234.65	64	275.88	229.44	54
Construction and land development.....	47.28	38.88	60	42.88	35.52	63	51.36	35.95	68	49.69	35.62	68	58.44	34.95	75
1–4 family.....	12.55	8.60	69	9.51	7.06	67	9.62	7.42	66	9.68	6.34	70	6.84	6.61	60
Other.....	34.73	29.76	58	33.37	28.07	62	41.74	28.11	71	40.01	28.16	69	51.60	27.32	83
Multifamily.....	75.55	39.14	84	70.23	34.78	86	64.48	38.66	83	61.09	32.74	85	45.06	31.04	79
Nonfarm nonresidential	191.42	162.28	61	195.13	157.17	63	190.63	158.05	61	195.23	155.06	60	172.38	152.10	55
Owner-occupied.....	84.35	54.20	77	80.64	52.65	76	80.44	52.99	73	84.03	52.37	76	79.07	53.07	70
Other.....	107.07	106.54	50	114.49	102.08	55	110.19	102.54	54	111.20	100.54	56	93.31	97.41	47
Real estate loans secured by farmland.....	7.82	3.62	78	6.91	3.59	77	6.38	3.22	77	8.31	3.44	78	9.45	3.60	80
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0.04	0.18	76	0	0.21	34	0.05	0.28	73	0.05	0.44	66
Commercial and industrial loans	189.19	115.10	83	151.52	127.07	65	128.04	114.45	62	167.31	139.91	63	126.54	122.02	52
Loans to individuals	41.79	35.52	66	49.74	35.29	72	47.37	34.55	72	53.96	37.47	70	60.98	43.51	66
Credit card loans	0	2.76	44	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	5.04	1.81	81	3.50	2.01	77	4.16	1.86	80	5.19	1.88	82	6.45	2.18	83
Other loans and leases.....	19.47	50.19	29	27.89	46.75	41	21.28	51.06	30	29.27	49.54	41	26.90	52.44	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.61	30.64	47	33.96	28.84	60	35.79	30.07	61	31.65	27.32	55	30.18	26.45	56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.87	203.71	59	237.14	187.37	64	235.88	195.33	61	231.42	183.76	60	208.42	178.57	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	320.22	261.50	63	317.78	244.59	69	316.32	252.85	65	315.45	240.85	66	287.50	236.10	54

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.76	7.68	10	1.71	12.01	3	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7
Liquid assets	20.32	25.39	40	23.55	28.17	41	26.24	29.03	41	21.67	26.22	38	20.53	22.44	53
Investment securities	23.36	21.68	57	28.62	19.64	78	30.23	21.63	74	26	17.85	82	26.39	16.99	84
Net loans and leases	64.03	61.60	52	57.97	59.81	40	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Net loans, leases and standby letters of credit	64.51	62.44	51	58.28	60.62	39	55.64	59.49	38	60.13	62.48	36	59.76	64.84	26
Core deposits	76.42	75.64	39	74.43	74.75	35	74.90	75.71	32	72.53	70.67	41	68.17	63.09	51
Noncore funding	10.15	10.86	60	11.62	10.89	67	11.35	10.30	69	13.09	14.13	59	16.65	19.36	54
Time deposits of \$250K or more	1.26	1.54	51	1.04	1.81	33	1.03	1.58	38	1.24	2.11	33	2.68	2.94	53
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.04	1.20	63	1.68	1.20	76	1.61	1.23	72	1.88	1.47	72	3.32	1.94	75
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.04	0.50	73	1.68	0.52	84	1.61	0.54	81	1.88	0.54	82	3.32	0.48	88
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	5.64	1.63	90	0	0.99	12	0.11	1	41	0.41	1.24	43	0.44	3.01	23
Earning assets that reprice within 1 year	35.77	36.16	49	28.25	38.93	22	28.09	37.37	26	26.38	39.38	20	30.17	39.29	25
Interest-bearing liabilities that reprice within 1 year	4.29	6.49	45	3.08	7.04	17	2.78	6.39	19	4.12	8.20	25	6.57	10.19	25
Long-term debt that reprices within 1 year	1.34	0.28	87	2.58	0.26	93	2.50	0.26	92	2.45	0.47	89	0.73	0.96	69
Net assets that reprice within 1 year	30.15	28.22	52	22.58	30.25	31	22.81	29.65	34	19.81	29.11	28	22.86	26.63	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.71	3.09	75	11.50	-1.82	85	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65
Net short-term noncore funding dependence	6.96	-1.79	85	1	-8.21	78	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55
Short-term investment / Short-term noncore funding	22.64	166.36	10	66.41	284.81	15	124.14	273.46	30	47.38	184.19	16	14.44	77.77	18
Liquid assets - short-term noncore funding / Nonliquid assets	15.75	28.61	38	27.45	34.02	46	32.19	36.68	49	22.74	28.18	50	17.41	16.97	58
Net loans and leases / Total deposits	82.42	76.80	63	76.81	74.66	53	72.86	72.79	52	80.52	79.43	55	83.21	90.31	30
Net loans and leases / Core deposits	83.78	82.80	55	77.88	81.17	48	73.87	78.25	46	82.38	88.34	42	87.03	103.93	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.52	-6.37	33		0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.08	-13.54	25	3.80	1.94	82	-0.14	-0.25	55	10.26	4.31	91	4.23	1.36	93
Structured notes appreciation (depreciation) / Tier 1 capital	-0.74	-0.29	14	-0.08	0.01	12	-0.24	-0.02	8	0.01	0.02	68	-0.04	0	10
Percent of Investment Securities															
Held-to-maturity securities	28.86	23.58	54	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	70.82	74.56	45	99.79	84.66	80	99.66	83.77	76	99.76	87.23	79	99.30	85.40	78
U.S. Treasury securities	3.77	9.26	42	3.47	5.52	62	3.19	6.70	56	0.17	4.72	41	0.33	6.15	38
US agency securities (excluding mortgage-backed securities)	19.75	4.02	91	21.90	4.50	92	21.59	4.12	92	15.23	4.01	88	12.08	3.49	86
Municipal securities	17.21	8	79	23.14	8.87	80	22.39	8.22	84	24.99	9.83	80	23.69	7.75	87
Mortgage-backed securities	55.82	63.23	37	48.57	66.59	20	50.14	66.54	23	56.11	66.64	32	59.35	67.43	35
Asset-backed securities	0.20	3.36	51	0.51	2.05	62	0.36	2.50	58	0.70	1.91	64	1.24	1.66	71
Other debt securities	2.93	3.01	63	2.21	3.17	57	2.01	3.08	55	2.55	3.01	60	2.61	2.94	64
Mutual funds and equity securities	0.31	0.28	68	0.21	0.32	61	0.34	0.29	70	0.24	0.35	60	0.70	0.40	72
Debt securities 1 year or less	4.32	8.89	42	1.50	8.69	18	1.46	7.78	19	1.64	10.55	14	2.89	11.86	20
Debt securities 1 to 5 years	4.90	20.02	14	3.69	17.05	19	3.08	18.25	14	3.60	17.03	23	5.73	17.94	31
Debt securities over 5 years	90.46	68.75	90	94.61	72.17	93	95.12	71.11	94	94.52	69.86	91	90.68	66.02	87
Pledged securities	49.70	30.80	79	37.01	33.87	57	36.53	32.26	57	40.66	35.67	56	39.08	30.57	60
Structured notes, fair value	2.03	0.15	92	3.45	0.03	96	3.17	0.11	93	0.81	0.02	94	2.92	0.03	96
Percent Change from Prior Like Quarter															
Short-term investments	99.09	-31.70	96	89.96	51.37	72	80.54	27.98	80	112.74	183.32	48	-29.96	26.69	10
Investment securities	57.71	21.19	85	23.61	33.34	46	23.83	31.36	47	10.85	23.62	35	16.33	11.75	71
Core deposits	98.39	9.58	99	11.84	16.88	31	9.99	16.94	28	19.67	26.88	27	2.63	11.23	19
Noncore funding	68.72	10.50	90	-11.57	-23.76	68	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	10,242,547	5,303,003	5,687,252	4,805,383	3,755,381
Commit: Secured commercial real estate loans	2,682,848	1,445,815	1,711,123	1,149,922	932,636
Commit: Unsecured real estate loans	61,575	46,233	99,657	38,610	67,074
Credit card lines (reported semiannually, June/Dec)	115,952	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	223,023	71,988	75,726	86,853	87,784
Commercial and similar letters of credit	5,388	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	230,503	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	176,862	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	407,365	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	94,678	184,139	126,107	261,027	101,628
Written options contracts (interest rate)	100,089	157,600	90,731	224,719	65,733
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	12,176,182	6,387,343	6,903,811	5,467,814	3,261,114
Futures and forward foreign exchange	12,441	16,631	10,192	9,825	8,139
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.39	24.48	51	22.40	22.45	59	23.26	22.78	59	20.93	22.01	53	18.40	23.52	38
Standby letters of credit	0.49	0.66	48	0.30	0.67	31	0.31	0.65	35	0.38	0.71	39	0.43	0.84	38
Commercial and similar letters of credit	0.01	0.02	67	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.50	0.26	75	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.39	0.18	80	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.89	0.19	86	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	27.07	44.65	66	28.49	49.75	65	29.16	46.30	68	25.97	48.62	61	16.84	68.47	42
Interest rate contracts	27.04	32.11	68	28.42	35.96	68	29.12	32.46	70	25.93	34.36	64	16.80	47.31	44
Interest rate futures and forward contracts	0.21	3.60	52	0.78	5.17	62	0.52	3.25	58	1.14	6.21	60	0.50	10.67	51
Written options contracts (interest rate)	0.22	1.58	48	0.67	1.82	53	0.37	1.41	51	0.98	2.18	51	0.32	2.47	43
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	26.61	21.90	73	26.98	20.67	75	28.23	20.49	77	23.81	20.83	67	15.98	28.86	53
Foreign exchange contracts	0.03	6.76	58	0.07	6.16	61	0.04	6.30	61	0.04	6.01	55	0.04	10.12	50
Futures and forward foreign exchange contracts	0.03	4.19	60	0.07	3.93	63	0.04	3.78	64	0.04	3.47	56	0.04	5.23	53
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	41.30	46.07	54	38.11	42.93	58	41.27	44.98	58	35.98	42.82	58	31.04	45.53	41

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	12,383,390	6,745,713	7,130,841	5,963,385	3,436,614
Interest rate contracts	12,370,949	6,729,082	7,120,649	5,953,560	3,428,475
Foreign exchange contracts.....	12,441	16,631	10,192	9,825	8,139
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	107,119	200,770	136,299	270,852	109,767
Written options	100,089	157,600	90,731	224,719	65,733
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	100,089	157,600	90,731	224,719	65,733
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	12,176,182	6,387,343	6,903,811	5,467,814	3,261,114
Held for trading.....	0	2,290,824	2,443,369	2,017,974	1,305,946
Interest rate contracts	0	2,274,193	2,433,177	2,008,149	1,297,807
Foreign exchange contracts.....	0	16,631	10,192	9,825	8,139
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	12,383,390	4,454,889	4,687,472	3,945,411	2,130,668
Interest rate contracts	12,370,949	4,454,889	4,687,472	3,945,411	2,130,668
Foreign exchange contracts.....	12,441	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	12,690,665	6,588,112	7,040,110	5,738,665	3,367,880
One year or less	1,262,817	716,664	436,605	541,389	142,829
Over 1 year to 5 years	5,694,882	2,453,256	2,745,772	2,446,089	1,698,591
Over 5 years	5,732,966	3,418,192	3,857,733	2,751,187	1,526,460
Gross negative fair value (absolute value)	225,777	27,846	41,872	18,187	12,393
Gross positive fair value.....	76,276	105,100	74,226	140,201	51,301
Held for trading.....	0	73,889	53,421	113,624	42,433
Non-traded.....	76,276	31,211	20,805	26,577	8,868
Current credit exposure on risk-based capital derivative contracts	76,276	88,233	74,226	140,201	51,301
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	2	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.90	93.66	46	99.75	94.09	45	99.86	94.17	46	99.84	94.10	52	99.76	93.44	56
Foreign exchange contracts	0.10	3.30	56	0.25	3.27	60	0.14	3.47	57	0.16	3.49	53	0.24	3.20	48
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.87	9.78	31	2.98	12.57	42	1.91	11.16	37	4.54	14.05	39	3.19	13.49	37
Written options	0.81	5.78	29	2.34	7.49	38	1.27	6.28	30	3.77	8.18	42	1.91	5.91	40
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.81	5.46	31	2.34	7.20	40	1.27	5.96	32	3.77	7.73	44	1.91	5.10	43
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	98.33	74.97	83	94.69	71.23	73	96.82	74.26	78	91.69	68.76	71	94.89	69.75	73
Held for trading	0	37.98	23	33.96	40.60	46	34.26	40.42	48	33.84	43.53	43	38	44.16	45
Interest rate contracts	0	31.52	23	33.71	34.42	50	34.12	34.15	51	33.67	36.62	48	37.76	37.24	47
Foreign exchange contracts	0	1.71	35	0.25	1.57	72	0.14	1.68	70	0.16	1.60	65	0.24	1.60	62
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	66.04	59.40	53	65.74	59.58	51	66.16	56.47	56	62	55.84	54
Interest rate contracts	99.90	57.94	69	66.04	56.19	57	65.74	56.71	56	66.16	53.82	59	62	52.22	58
Foreign exchange contracts	0.10	0.36	73	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	102.48	93.09	83	97.66	91.87	53	98.73	92.53	57	96.23	91.48	51	98	93.86	54
One year or less	10.20	31.78	36	10.62	28.05	38	6.12	27.56	28	9.08	32.05	33	4.16	32.17	18
Over 1 year to 5 years	45.99	24.76	79	36.37	26.03	63	38.51	27.01	67	41.02	27.06	71	49.43	30.45	79
Over 5 years	46.30	27.14	73	50.67	30.08	71	54.10	29.89	76	46.13	29.56	71	44.42	28.09	70
Gross negative fair value (absolute value)	1.82	1.56	64	0.41	1.25	23	0.59	0.98	32	0.30	1.55	14	0.36	0.83	35
Gross positive fair value	0.62	1.74	23	1.56	1.68	45	1.04	1.34	34	2.35	2.23	56	1.49	1.19	68
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.07	65	0.01	0.05	43	0.02	0.04	59	0.01	0.07	26	0.01	0.06	34
Gross positive fair value (X)	0.02	0.08	46	0.06	0.07	61	0.04	0.05	62	0.08	0.09	61	0.03	0.07	50
Held for trading (X)	0	0.06	23	0.04	0.05	66	0.03	0.04	68	0.06	0.07	64	0.02	0.06	59
Non-traded (X)	0.02	0.02	71	0.02	0.01	72	0.01	0.01	64	0.01	0.02	63	0.01	0.01	59
Current credit exposure (X)	0.02	0.04	56	0.05	0.05	63	0.04	0.04	69	0.08	0.06	65	0.03	0.05	52
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	94	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.23	0.54	54	0.55	0.63	61	0.45	0.46	66	0.91	0.85	64	0.36	0.73	54

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	107,341	131,388	131,388	95,966	55,461
Gross losses	8,760	2,549	4,310	15,557	14,789
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,228	2,890	9,075	12,584	9,200
Net losses	4,532	-341	-4,765	2,973	5,589
Provision for loan and lease losses	106,814	-22,285	-28,812	38,395	4,747
Adjustments	78,380	0	0	0	0
Ending balance	288,003	109,444	107,341	131,388	54,619
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.53	0.08	93	-0.19	-0.14	36	-0.12	-0.09	38	0.17	0.51	12	0.02	0.15	16
Provision for loan and lease losses / Average loans and leases	0.86	0.14	93	-0.32	-0.25	35	-0.21	-0.16	38	0.29	0.82	10	0.04	0.24	14
Provision for loan and lease losses / Net loan and lease losses	2,356.88	198.72	93	6,535.19	77.32	96	604.66	-105.48	88	1,291.46	487.86	87	84.93	130.58	13
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	1.17	30	0.79	1.39	15	0.79	1.23	16	0.95	1.58	13	0.45	0.83	17
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	33	0.79	1.37	15	0.79	1.20	19	0.95	1.55	13	0.45	0.81	17
Allowance for loan and lease losses / Net loans and leases losses (X)	31.77	28.67	65		15.27			21.39		44.19	11.58	90	9.77	8.03	72
Allowance for loan and lease losses / Nonaccrual assets	134	413.77	11	82.47	318.67	7	97.43	364.13	9	86.13	299.17	7	45.53	218.72	5
ALLL / 90+ days past due + nonaccrual loans and leases	133.45	319.24	21	82.46	260.68	12	97.42	287.08	15	86.03	244.34	13	45.09	151.73	12
Gross loan and lease losses / Average loans and leases	0.07	0.16	40	0.04	0.22	11	0.03	0.19	10	0.12	0.34	22	0.12	0.28	31
Recoveries / Average loans and leases	0.03	0.07	27	0.04	0.08	36	0.07	0.08	47	0.09	0.07	72	0.08	0.08	57
Net losses / Average loans and leases	0.04	0.08	50	0	0.13	11	-0.03	0.11	3	0.02	0.27	9	0.05	0.21	22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	98.10	23.25	96	18.58	16.12	67	58.33	34.67	82	85.09	33.98	93	70.89	36.22	88
Earnings coverage of net loan and lease losses (X)	46.44	-9.51	68	-466.01	4.52	6	-65.07	39.72	6	98.87	22.91	90	52.80	24.40	84
Net Loan and Lease Losses By Type															
Real estate loans	0.02	-0.01	87	-0.01	0.03	24	-0.05	0.02	4	-0.03	0.04	5	0.01	0.01	59
Real estate loans secured by 1–4 family	0	-0.02	81	-0.04	-0.01	23	-0.06	-0.02	12	-0.27	0.01	1	0.02	0.01	65
Revolving	-0.02	-0.08	50	-0.15	-0.05	17	-0.12	-0.07	21	0	0.01	44	0.13	0.02	86
Closed-end	0.01	-0.02	84	-0.02	-0.01	40	-0.05	-0.01	14	-0.34	0	1	0	0	38
Commercial real estate loans	0.02	0	85	0.01	0.05	45	-0.05	0.04	6	0.09	0.07	68	0.01	0.01	55
Construction and land development	-0.01	-0.02	41	0	0	43	0	0	45	0.43	0	97	0.21	-0.01	96
1–4 family	0	0	60	0	0	25	0	0	30	0	0	59	0	0	19
Other	-0.01	-0.01	34	0	-0.01	39	0	0	42	0.43	0	98	0.21	-0.01	96
Multifamily	0	0	22	0.02	0.01	84	0	0.01	75	0	0	85	-0.13	0	2
Nonfarm nonresidential	0.04	0	89	0	0.07	42	-0.08	0.05	3	0.03	0.11	42	-0.03	0.02	9
Owner-occupied	0	0	79	0	0.01	19	-0.07	0.01	1	0	0.02	41	0	0.01	22
Other	0.04	0	90	0	0.06	52	-0.01	0.04	11	0.03	0.08	52	-0.02	0.01	5
Real estate loans secured by farmland	0.04	0	91	-0.01	-0.01	14	-0.02	0	16	0.02	0.02	79	0	0.01	16
Commercial and industrial loans	0	0.10	40	0.01	0.20	25	0.02	0.17	23	0.16	0.47	28	0.10	0.37	20
Loans to individuals	0.33	0.65	36	0.01	0.78	1		0.71		0.07	1.13	5	0.25	1.17	15
Credit card loans	0	1.99	8		2.18			1.84			2.92			3.11	
Agricultural loans	-0.06	0.01	12	-0.04	0.03	12	-0.02	0.02	20	0.05	0.19	64	-0.03	0.08	8
Loans to foreign governments and institutions	0	0			0			0			0			0	
Other loans and leases	0.06	0.14	55	-0.03	0.08	9	-0.04	0.10	6	0.02	0.15	48	-0.06	0.15	4

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	49,863		11,026		16,880		20,459		30,481						
90+ days past due loans and leases	882		9		7		166		1,184						
Nonaccrual loans and leases	214,924		132,707		110,177		152,549		119,956						
Total past due and nonaccrual loans and leases	265,669		143,742		127,064		173,174		151,621						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		344						
Restructured nonaccrual	24,348		13,573		11,661		14,904		13,155						
Total restructured loans and leases	24,348		13,573		11,661		14,904		13,499						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	15,665		14,222		18,378		17,748		17,345						
Other real estate owned	5,224		288		1,917		1,140		1,756						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.17	0.32	36	0.08	0.27	18	0.12	0.32	24	0.15	0.39	18	0.25	0.43	33
90+ days past due loans and leases	0	0.09	29	0	0.10	21	0	0.10	20	0	0.12	23	0.01	0.15	26
Nonaccrual loans and leases	0.73	0.38	87	0.96	0.58	84	0.81	0.46	85	1.10	0.66	86	0.99	0.51	88
90+ days past due and nonaccrual loans and leases	0.73	0.53	75	0.96	0.73	73	0.81	0.62	73	1.10	0.85	75	1	0.71	79
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	73
Nonaccrual restructured	0.08	0.09	59	0.10	0.12	51	0.09	0.10	53	0.11	0.13	51	0.11	0.14	52
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.17	0.32	36	0.08	0.27	18	0.12	0.32	24	0.15	0.40	18	0.25	0.43	33
90+ days past due assets	0	0.10	27	0	0.10	19	0	0.10	18	0	0.12	21	0.01	0.15	23
Nonaccrual assets	0.73	0.39	87	0.96	0.59	84	0.81	0.47	83	1.10	0.67	83	0.99	0.53	87
30+ days past due and nonaccrual assets	0.90	0.88	63	1.04	1.04	62	0.93	0.97	58	1.25	1.29	59	1.25	1.19	60
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.47	0.32	75	0.56	0.43	72	0.45	0.36	72	0.67	0.52	76	0.59	0.44	72
90+ days past due and nonaccrual assets + other real estate owned	0.48	0.34	75	0.56	0.46	70	0.46	0.37	70	0.67	0.55	71	0.60	0.48	66
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.52	0.38	73	0.62	0.52	66	0.53	0.41	70	0.75	0.60	70	0.68	0.53	68
Allowance for loan and lease losses	81.88	57.44	78	134.51	67.93	88	121.55	62.64	88	130.48	66.66	89	255.22	115.41	89
Equity capital + allowance for loan and lease losses	4.39	3.52	69	4.75	4.43	61	4.18	3.60	64	5.52	4.97	63	4.80	4.28	57
Tier 1 capital + allowance for loan and lease losses	6.10	3.97	78	7.30	5.28	74	6.20	4.30	75	8.85	6.05	76	7.91	5.65	75
Loans and leases + other real estate owned	0.80	0.63	69	1.06	0.88	67	0.96	0.71	74	1.24	0.97	75	1.15	0.85	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.20	0.26	48	0.09	0.24	28	0.10	0.26	25	0.14	0.39	21	0.24	0.38	38
	90+ days past due		0	0.11	37	0	0.12	15	0	0.12	15	0	0.16	29	0.01	0.16	39
	Nonaccrual.....		0.81	0.45	84	0.93	0.65	76	0.74	0.52	75	1.13	0.76	81	0.88	0.46	84
Commercial and industrial	30–89 days past due		0.05	0.28	15	0.01	0.17	11	0.12	0.24	38	0.02	0.23	10	0.05	0.31	14
	90+ days past due		0	0.03	37	0	0.02	16	0	0.04	18	0	0.03	44	0.01	0.05	43
	Nonaccrual.....		0.58	0.46	68	1.35	0.64	85	1.28	0.57	87	1.41	0.75	82	1.93	0.83	89
Individuals	30–89 days past due		0.37	0.70	32	0.24	0.55	31	0.48	0.63	44	0.64	0.83	38	0.88	0.83	53
	90+ days past due		0.01	0.07	47	0	0.07	38	0	0.09	39	0	0.14	39	0.03	0.17	42
	Nonaccrual.....		0.20	0.18	68	0.32	0.18	77	0.30	0.17	76	0.29	0.28	66	0.34	0.17	77
Depository institution loans	30–89 days past due			0.01		0	0	45		0.01		0	0	46	0	0	47
	90+ days past due			0		0	0	48		0		0	0	46	0	0	49
	Nonaccrual.....			0.01		0	0	48		0		0	0	47	0	0	48
Agricultural	30–89 days past due		0	0.10	29	0.08	0.16	64	0	0.07	30	0	0.17	28	0.15	0.24	65
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.35	0.36	70	0.58	0.69	70	0.58	0.70	77	0.29	0.49	62	0.62	0.67	68
Foreign governments	30–89 days past due			0			0.01			0.50		0		0		0.07	
	90+ days past due			0			0			0		0		0		0	
	Nonaccrual.....			0.18			0.04			0.15		0.09		0.09		0.03	
Other loans and leases	30–89 days past due		0.09	0.11	69	0.02	0.11	49	0.02	0.12	49	0.03	0.18	46	0.01	0.20	31
	90+ days past due		0.05	0.01	90	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		1.14	0.07	96	0.53	0.13	89	0.65	0.09	91	0.55	0.15	86	0.03	0.13	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.45	0.39	67	0.25	0.35	51	0.25	0.46	30	0.41	0.65	35	0.51	0.67	47
1–4 family	30–89 days past due	0	0.22	39	0	0.27	18	0	0.24	18	0	0.33	34	0.01	0.31	38
	90+ days past due	0.71	0.61	70	0.97	0.82	70	0.86	0.71	69	1.14	0.89	70	0.90	0.73	70
Revolving	30–89 days past due	0.34	0.26	66	0.07	0.29	20	0.08	0.28	28	0.16	0.48	22	0.28	0.45	30
	90+ days past due	0	0.02	70	0	0.02	34	0	0.02	35	0	0.03	30	0.02	0.05	63
	Nonaccrual	1.10	1.15	73	0.94	1.05	66	0.64	1.18	55	0.80	1.13	57	0.69	1	55
Closed-end	30–89 days past due	0.46	0.42	70	0.29	0.36	55	0.29	0.49	39	0.47	0.65	45	0.55	0.70	52
	90+ days past due	0	0.25	40	0	0.29	18	0	0.26	18	0	0.38	35	0.01	0.35	40
	Nonaccrual	0.65	0.60	67	0.98	0.77	72	0.91	0.67	72	1.22	0.87	78	0.95	0.70	74
Junior lien	30–89 days past due	0.01	0.01	56	0.01	0.01	62	0.01	0.01	53	0.01	0.02	50	0.03	0.02	66
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	68	0	0	63
	Nonaccrual	0.03	0.02	64	0.03	0.04	49	0.02	0.03	51	0.03	0.04	45	0.05	0.04	60
Commercial real estate	30–89 days past due	0.06	0.16	35	0.01	0.14	20	0.02	0.15	22	0	0.26	9	0.06	0.18	27
	90+ days past due	0	0.01	64	0	0.01	25	0	0.01	28	0	0.02	49	0.01	0.03	52
	Nonaccrual	0.88	0.32	90	0.90	0.52	80	0.67	0.38	77	1.12	0.62	80	0.86	0.23	94
Construction and development	30–89 days past due	0.01	0.22	36	0	0.12	18	0.01	0.17	41	0	0.28	24	0.02	0.28	33
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.58	0.16	86	0.01	0.36	34	0.01	0.20	35	0.03	0.41	32	1.39	0.20	93
1–4 family	30–89 days past due	0	0.02	60	0	0.02	33	0	0.02	30	0	0.03	28	0.02	0.06	55
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.02	0.01	77	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.01	0.17	46	0	0.07	21	0.01	0.13	55	0	0.22	28	0	0.20	30
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.56	0.13	87	0.01	0.29	36	0.01	0.16	43	0.03	0.35	40	1.39	0.17	94
Multifamily	30–89 days past due	0.02	0.04	66	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.53	0.07	89	0.12	0.14	69	0.11	0.17	70	0.26	0.11	83	0.43	0.05	96
Nonfarm non-residential	30–89 days past due	0.08	0.13	46	0.02	0.14	26	0.03	0.13	37	0	0.23	14	0.08	0.14	40
	90+ days past due	0	0.01	71	0	0.01	29	0	0.01	31	0	0.02	56	0.01	0.03	59
	Nonaccrual	1.09	0.39	90	1.37	0.66	84	1.04	0.45	87	1.67	0.80	86	0.79	0.28	89
Owner Occupied	30–89 days past due	0.07	0.04	70	0	0.04	22	0.03	0.04	54	0	0.07	18	0.01	0.07	22
	90+ days past due	0	0	71	0	0	34	0	0	37	0	0	68	0.01	0.01	67
	Nonaccrual	0.47	0.14	93	0.75	0.25	92	0.45	0.17	88	0.92	0.27	94	0.60	0.16	95
Other	30–89 days past due	0.01	0.08	44	0.02	0.09	39	0.01	0.08	40	0	0.14	11	0.07	0.07	64
	90+ days past due	0	0	80	0	0.01	36	0	0	37	0	0.01	33	0	0.01	62
	Nonaccrual	0.62	0.21	86	0.62	0.40	73	0.58	0.23	85	0.74	0.44	73	0.19	0.10	77
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0.23	0.11	80	0.35	0.23	76
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.50	0.63	69	1.25	1.10	72	1.20	0.69	80	1.10	1.13	67	0.85	0.84	61
Credit card	30–89 days past due	0	1.02	4		0.63			0.81			0.95			1.19	
	90+ days past due	0	0.44	15		0.39			0.45			0.63			0.78	
	Nonaccrual	0	0.11	35		0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	4,437,217	2,042,104	2,046,382	2,040,993	2,114,061										
Retained earnings	994,004	923,197	1,004,041	826,138	682,185										
Accumulated other comprehensive income (AOCI)	-569,133	62,262	-2,375	147,771	56,207										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,862,088	3,027,563	3,048,048	3,014,902	2,852,453										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,097,841	1,057,248	1,052,368	1,062,667	1,089,519										
Accumulated other comprehensive income-related adjustments	-569,133	62,262	-2,375	147,041	56,207										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,333,380	1,908,053	1,998,055	1,805,194	1,706,727										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,333,380	1,908,053	1,998,055	1,805,194	1,706,727										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	243,719	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	243,719	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	243,719	0	0	0	0										
Tier 1 Capital	3,577,099	1,908,053	1,998,055	1,805,194	1,706,727										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	263,843	51,600	49,200	54,000	64,310										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	207,196	73,160	71,920	90,563	57,275										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	471,039	124,760	121,120	144,563	121,585										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	471,039	124,760	121,120	144,563	121,585										
Exited advanced approach tier 2 capital															
Total capital	4,048,138	2,032,813	2,119,175	1,949,757	1,828,312										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	45,760,403	23,836,031	24,310,348	23,083,640	20,302,786										
Less: Deductions from common equity tier 1 capital	2,097,841	1,057,248	1,052,368	1,062,667	1,089,519										
Less: Other deductions	16	-74	32	-148	-164										
Total assets for leverage ratio	43,662,546	22,778,857	23,257,948	22,021,121	19,213,431										
Total risk-weighted assets	33,662,205	15,971,712	16,588,469	15,369,076	14,073,929										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.90	11.85	24	11.95	12.66	46	12.04	12.37	46	11.75	12.35	41	12.13	12.11	54
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.63	12.53	20	11.95	13.44	26	12.04	13.11	34	11.75	13.08	27	12.13	12.78	42
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.03	14.37	11	12.73	15.42	5	12.78	14.91	15	12.69	15.23	11	12.99	14.36	31
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.19	9.08	24	8.38	9.11	27	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28
Supplementary leverage ratio, advanced approaches HCs		6.62		6.95			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		3,745,475			3,810,491			3,847,086			3,782,583			3,647,517		-1.71	70.87
Total property and casualty assets		3,745,475			3,810,491			3,847,086			3,782,583			3,647,517		-1.71	70.87
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		3,752,262			3,801,940			3,825,620			3,782,165			3,644,588		-1.31	71.71
Total property and casualty equity		3,752,262			3,801,940			3,825,620			3,782,165			3,644,588		-1.31	71.71
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		41,118			41,665			84,785			81,603			74,240		-1.31	49.96
Total property and casualty		41,118			41,665			84,785			81,603			74,240		-1.31	49.96
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		122			323			343			324			750		-62.23	-92.61
Unearned premiums (P/C)		898			909			1,560			57			171		-1.21	28.29
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		83			38			114			407			814		118.42	-68.91
Other insurance activities income		86			35			95			362			745		145.71	-57.00
Insurance and reinsurance underwriting income		-3			3			19			45			69			
Premiums		2			2			0			13			12		0.00	-83.33
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		2			2			0			13			12		0.00	-83.33
Insurance benefits, losses, expenses		25			53			115			129			104		-52.83	-69.14
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		769,595			459,565			463,324			456,110			448,967		67.46	116.86
Analysis Ratios																	
06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	8.19	0	99	16.09	0	99	15.73	0	99	16.47	0	99	17.87	0.01	98		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.63	77	100	52.30	76	100	53.11	76	100	53.67	76	100	51.47	79		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.37	22	0	47.70	24	0	46.89	24	0	46.33	23	0	48.53	20		
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26			
Insurance activities revenue / Adjusted operating income	0.01	0.36	38	0.01	0.37	32	0.01	0.36	38	0.05	0.41	46	0.10	0.47	51		
Premium income / Insurance activities revenue	2.41	3.08	85	5.26	3.14	86	0	2.76	42	3.19	2.84	85	1.47	7.32	78		
Credit related premium income / Total premium income	0	34.56	33	0	30.92	35		32.99		0	38.23	29	0	34.91	29		
Other premium income / Total premium income	100	65.44	66	100	69.08	65		67.01		100	61.77	70	100	65.09	70		
Insurance underwriting net income / Consolidated net income	47.05	0.02	99	27.85	0.02	99	30.55	0.02	99	36.04	0.03	99	31.17	0.08	98		
Insurance net income (P/C) / Equity (P/C)	2.19	18.14	47	2.19	21.10	23	2.22	23.22	23	2.16	15.59	31	2.04	19.86	19		
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13			
Insurance benefits, losses, expenses / Insurance premiums	1,250	3,806.36	88	2,650	-395.05	90		927.51		992.31	447.82	81	866.67	233.61	88		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.91	12.13	80	22.78	11.54	91	22.01	12	89	23.55	11.03	93	25.49	11.51	95		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	12,443	9,975	13,037	11,418	10,456
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	12,443	9,975	13,037	11,418	10,456
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.77	0.64	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.25	0.12	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.37	0.26	0.20	5.18	27.03
Commercial and industrial loans	0.61	1.03	0.79	0.64	0.29
Foreign governments and institutions	0	0	0	0	0
Growth Rates					
Net loans and leases.....	11.61	-1.19	6.83	-2.40	22.48
Total selected assets.....	24.74	18.50	43	14.18	9.48
Deposits	-4.80	9.07	0.73	3.46	10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.55	1.21	0.99	1.53	2.11
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries.....		31,255	93,003	169,998	275,002	211,151	-66.39	-56.27
Dividends		0	70,000	125,000	230,000	165,000	-100.00	-100.00
Interest		0	0	0	0	0		
Management and service fees		31,252	23,000	44,993	44,997	46,146	35.88	45.57
Other income.....		3	3	5	5	5	0.00	0.00
Income from nonbank subsidiaries.....		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income.....		0	0	0	0	0		
Income from subsidiary holding companies.....			0	0	0	0		
Dividends			0	0	0	0		
Interest.....			0	0	0	0		
Management and service fees			0	0	0	0		
Other income.....			0	0	0	0		
Total income from subsidiaries.....		31,255	93,003	169,998	275,002	211,151	-66.39	-56.27
Securities gains (losses)		0	219	334	574	631	-100.00	-100.00
Other operating income		1,637	1,782	3,030	3,622	2,209	-8.14	74.71
Total operating income.....		32,892	95,004	173,362	279,198	213,991	-65.38	-54.79
Operating Expenses								
Personnel expenses		43,515	20,963	41,186	40,973	40,263	107.58	156.02
Interest expense		5,278	3,687	7,375	7,375	7,375	43.15	42.19
Other expenses.....		10,912	9,240	18,667	21,649	24,216	18.10	-1.41
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		59,705	33,890	67,228	69,997	71,854	76.17	87.89
Income (loss) before taxes		-29,086	61,114	106,134	209,201	142,137		
Applicable income taxes (credit)		-5,035	-5,193	-5,112	-5,317	-6,165		
Extraordinary items								
Income before undistributed income of subsidiaries.....		-24,051	66,307	111,246	214,518	148,302		
Equity in undistributed income of subsidiaries.....		111,450	83,297	166,292	11,891	89,904	33.80	277.75
Bank subsidiaries		110,683	83,311	166,312	11,806	89,947	32.86	272.07
Nonbank subsidiaries		767	-14	-20	85	-43		
Subsidiary holding companies.....		0	0	0	0	0		
Net income (loss)		87,399	149,604	277,538	226,409	238,206	-41.58	16.77
Memoranda								
Bank net income		110,683	153,311	291,312	241,806	254,947	-27.80	38.79
Nonbank net income		767	-14	-20	85	-43		
Subsidiary holding companies' net income.....		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	4,857,545	85.65	3,035,231	93.79	3,053,575	93.61	3,037,930	2,966,575	60.04	152.97	
Common and preferred stock	4,857,545	85.65	3,035,231	93.79	3,053,575	93.61	3,037,930	2,966,575	60.04	152.97	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	50,629	0.89	6,251	0.19	6,245	0.19	6,265	6,491	709.93	293.05	
Common and preferred stock	48,604	0.86	6,251	0.19	6,245	0.19	6,265	6,491	677.54	280.08	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	2,025	0.04	0	0	0	0	0	0	0	2077.42	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	46,541	0.82	16,213	0.50	17,145	0.53	16,633	10,742	187.06	586.24	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	515,586	9.09	94,241	2.91	102,952	3.16	73,340	41,289	447.09	391.69	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	637	0.01	109	0	92	0	121	166	484.40	283.73	
Intangible assets	52,728	0.93	0	0	0	0	0	0	0		
Other assets	147,934	2.61	84,052	2.60	82,176	2.52	93,146	92,368	76.00	66.48	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	5,671,600	100.00	3,236,097	100.00	3,262,185	100.00	3,227,435	3,117,631	75.26	165.80	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	174,675	3.08	174,519	5.39	174,597	5.35	174,441	174,285	0.09	0.45	
Subordinated notes and debentures	150,000	2.64	0	0	0	0	0	0	0		
Other liabilities	111,956	1.97	28,461	0.88	33,570	1.03	38,338	38,583	293.37	296.00	
Balance due to subsidiaries and related institutions	156,186	2.75	42,000	1.30	42,000	1.29	42,000	52,310	271.87	247.08	
Total liabilities	592,817	10.45	244,980	7.57	250,167	7.67	254,779	265,178	141.99	139.84	
Equity Capital	5,078,783	89.55	2,991,117	92.43	3,012,018	92.33	2,972,656	2,852,453	69.80	169.20	
Perpetual preferred stock (income surplus)	243,719	4.30	0	0	0	0	0	0	0		
Common stock	292,893	5.16	165,732	5.12	165,838	5.08	165,367	169,616	76.73	116.13	
Common surplus	4,167,921	73.49	1,882,855	58.18	1,886,523	57.83	1,881,374	1,948,647	121.36	207.01	
Retained earnings	966,980	17.05	886,752	27.40	968,010	29.67	783,892	682,185	9.05	124.99	
Accumulated other comprehensive income	-569,133	-10.03	62,262	1.92	-2,375	-0.07	147,771	56,207			
Other equity capital components	-23,597	-0.42	-6,484	-0.20	-5,978	-0.18	-5,748	-4,202			
Total liabilities and equity capital	5,671,600	100.00	3,236,097	100.00	3,262,185	100.00	3,227,435	3,117,631	75.26	165.80	
Memoranda											
Loans and advances from bank subsidiaries	19,543	0.34	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	136,643	2.41	42,000	1.30	42,000	1.29	42,000	52,310	225.34	203.65	
Notes payable to subsidiaries that issued TPS	136,643	2.41	42,000	1.30	42,000	1.29	42,000	52,310	225.34	203.65	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	3.74	10.52	3	10.04	12.64	30	9.26	11.94	25	7.87	7.29	55	8.57	9.68	33
Bank net income / Average equity investment in banks	5.16	11.07	2	10.10	12.37	34	9.56	11.80	33	8.11	7.45	54	8.82	10.51	33
Nonbank net income / Average equity investment in nonbanks	4.46	10.05	48	-0.45	13.40	7	-0.32	13.12	7	1.35	9.75	28	-0.63	7.89	13
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	126.64	98.83	96	102.48	96.24	58	104.96	96.79	73	106.80	88.16	68	107.03	82.22	75
Nonbank net income / Parent net income	0.88	2.55	55		3.10			3.40		0.04	3.59	31		5.93	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	11.67	17.48	42	8.19	16.87	33	8.31	16.81	37	8.57	20.06	34	9.30	20.43	42
Total debt / Equity capital	6.39	12.15	44	5.83	11.60	41	5.80	11.71	42	5.87	14.41	39	6.11	14.31	46
Total debt + notes payable to subs that issued TPS / Equity capital	9.08	14.28	40	7.24	13.82	32	7.19	13.63	37	7.28	16.67	28	7.94	16.36	41
Total debt + Loans guaranteed for affiliate / Equity capital	6.39	12.21	44	5.83	11.69	40	5.80	11.77	41	5.87	14.68	38	6.11	14.56	46
Total debt / Equity capital – excess over fair value	6.39	12.27	44	5.83	11.71	41	5.80	11.81	42	5.87	14.52	39	6.11	14.51	46
Long-term debt / Equity capital	6.39	11.61	45	5.83	11.05	41	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	24.91	39.62	34	8.07	39.10	23	8.09	39.86	23	8.12	34.67	26	8.48	28.44	32
Double Leverage															
Equity investment in subs / Equity capital	96.60	103.92	15	101.68	103.07	46	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58
Total investment in subs / Equity capital	96.64	109.01	10	101.68	108.26	35	101.59	108.40	35	102.41	110.16	34	104.23	111.07	42
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.99	0.41	3	0.17	0.25	46	0.17	0.29	49	0.32	0.47	47	0.51	0.36	61
Equity investment in subs – equity cap / Net income-div (X)		1.23		0.24	0.83	17	0.26	1.05	16	0.54	1.82	22	0.81	1.22	45
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	30.03	126.15	15	125.84	138.64	52	112.58	152.85	34	175.63	136.59	76	137.34	177.68	38
Cash from ops + noncash items + op expense / Op expense + dividend	456.10	116.54	95	129.21	130.64	54	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	387.74	92.87	96	127.08	103.17	70	119.57	98.54	72	119.46	134.08	53	72.07	116.34	13
Pretax operating income + interest expense / Interest expense	-451.08	1,457.38	1	1,757.55	1,479.01	68	1,539.11	1,835.33	57	2,936.62	2,016.32	82	2,027.28	1,968.54	69
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-292.58	1,417.74	3	1,600.83	1,667.11	66	1,404.66	1,770.77	53	2,557.72	1,539.23	82	1,522.65	1,632.83	61
Dividends + interest from subsidiaries / Interest expense + dividends	0	140.52	3	139.77	153.06	50	124.75	174.12	36	229.26	150.43	83	170.37	210.80	42
Fees + other income from subsidiaries / Salary + other expenses	57.43	10.93	86	76.16	12.78	92	75.18	11.92	92	71.86	13.95	90	71.58	16.52	87
Net income / Current part of long-term debt + preferred dividends (X)	14.45	28.68	32		41.77			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	10.39	3.32	88	2.59	3.64	50	2.69	3.44	51	1.76	3.85	44	0.85	2.64	46
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.06	1.69	45	0.02	1.79	41	0.02	1.76	43	0.02	2.66	39	0.02	5.62	34
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			69.97	78.46	50	83.44	66.37	69	43.33	81.10	21	60.33	57.84
Dividends declared / Net income	100.38	34	97	31.01	25.30	63	33.45	28.27	61	41.05	42.29	50	37.56	33.08	56
Net income – dividends / Average equity.....	-0.01	7.04	3	6.92	9.64	33	6.16	8.62	30	4.64	4.14	58	5.35	6.46	34
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	150.87	139.49	60	134.66	155.92	46	247.46	132.17	83	184.41	178.13	52
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	168.66	4	150.87	193.08	49	134.66	203.53	38	247.46	174.85	79	184.41	260.40	40
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	45.66	36.56	61	42.91	45.96	42	95.12	60.28	80	64.72	66.55	47
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	28.24	0.85	96	15	0.90	94	15.44	0.88	95	18.61	1.47	94	18.10	1.55	95
Other income from bank subsidiaries.....	0	0	91	0	0	91	0	0	91	0	0	91	0	0	91
Operating income from bank subsidiaries	28.24	46.71	37	60.66	38.35	71	58.36	51.33	58	113.73	62.88	87	82.82	69.36	60
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15		54.17			62.63		0	56.39	15		82.95	
Interest income from nonbank subsidiaries.....	0	2.85	35		2.35			2.44		0	7.38	32		20.25	
Management and service fees from nonbank subsidiaries	0	0.54	41		0.63			0.37		0	0.86	39		1.92	
Other income from nonbank subsidiaries.....	0	0.18	46		0.08			0.07		0	0.16	46		1.06	
Operating income from nonbank subsidiaries	0	54.49	11		76.16			87.22		0	79.84	8		150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	73.68	67.82	33	72.10	74.16	26	82.38	69.76	37	77.11	67.32	34
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	95.01	1.33	99	24.21	2.08	94	25.95	1.44	96	16.12	1.87	91	21.56	1.81	93
Other income from bank subsidiaries.....	0.01	0.03	88	0	0.02	89	0	0.02	89	0	0.04	88	0	0.03	86
Operating income from bank subsidiaries	95.02	75.26	39	97.89	81.78	50	98.06	83.13	47	98.50	82.20	56	98.67	78.80	57
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	48.11	28.16	74	24.07	28.31	58	24.06	26.38	60	24.08	27.08	58	30.01	28.33	64